

# First Time Buyers Guide



**Building Your Future**



## About **Ruden Homes**

**Developers Ruden Homes have been building quality homes for almost 30 years in the Greater Cork Area and to date we have built close to 2,000 Homes.**

At Ruden Homes our aim is to ensure that buying your new home from us is as hassle free as possible, from the first day you visit one of our sites right through to when you receive the keys to your new home.

This straightforward guide is aimed at helping First Time Buyers through the process of buying their new home.

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# Applying for your Mortgage

Applying for your mortgage may seem like a daunting experience, however in reality it is a straightforward process with many people there to help you along the way, whether you are dealing directly with a financial institution or through a broker. At Ruden Homes we are here to help in any way we can, whether it is by putting you in touch with financial institutions or brokers or any other general assistance throughout the process.

To help you get started here are some of the details and documents you will need to get your application underway.



Salary certificate completed by your employer



Minimum of 3 months pay slips



Copy of your P60



Copy of your Driver's License or Passport



Bank Statements



Savings Statements  
Loan Statements

## Mortgage Tips

- Keep your current account as healthy as possible and avoid having an overdraft.
- Keep loans and any debt to the minimum.
- It is important to have savings in order to show your ability to save.
- Ideally if you have started a new job aim to be past your probation period before applying for your mortgage.
- Avoid purchasing big ticket items such as cars or holidays over the 6 months prior to applying for your mortgage.

# Help To Buy Scheme

The **Help to Buy Scheme** is available to qualifying first time buyers to help them secure their new home.

The Help to buy scheme is a tax refund initiative which entitles qualifying first-time buyers relief of up to 10% of the purchase price of a newly built property up to a maximum rebate of €30,000. The maximum price that can be paid for a property to qualify under the scheme is €500,000. Currently the help to buy scheme runs until 31st December 2024.

You can apply online for the Help to Buy Scheme at [www.revenue.ie](http://www.revenue.ie)

In order to complete your application you will need the following;

- Name & details of each applicant
- PPS Numbers for each applicant
- Deposit amount payable
- Confirmation of Mortgage approval
- Purchase price of the property
- Completion date of property





**Ruden Homes Ltd., Carrig House Old Waterpark,  
Carrigaline, Co. Cork P43 EA48  
T: 021 4373643  
E: [sales@rudenhomes.com](mailto:sales@rudenhomes.com)**

**Developers Ruden Homes Ltd.  
have built close to 2,000 Homes in the  
Greater Cork Area since 1991.**

Recent developments include:  
Coolkellure, Lehenaghmore  
Manor Farm, Lehenaghbeg.  
Lios Rua, Ballyvolane.  
Grange Manor, Ovens.  
Rossbrin, Little Island.



[www.rudenhomes.com](http://www.rudenhomes.com)